

Senior**ALERT**



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

DON'T GET HOOKED BY CONSUMER FRAUD

FEBRUARY 6-12, 2005, IS NATIONAL CONSUMER PROTECTION WEEK, and I want to remind you to watch out for con artists and consumer fraud. I also want to ask you to help me spread the word about how Texas seniors can protect themselves by being aware of common scams.

Every day, Texans lose money to consumer frauds. It happens more ways than you can imagine. Decent, intelligent people are duped out of their life savings by smooth-talking, utterly unscrupulous crooks. These are people who will look you in the eye and lie.

You have been warned about mail fraud, telephone fraud, internet fraud and door-to-door fraud. But how will you know it when you see it? Whether they reach you by mail, by phone, by e-mail or by talking to you in person, they will give themselves away if you know what to look for. No matter what bait they offer you, underneath it is a hook. Don't get hooked!

FIVE HOOKS:

1. **THEY contacted YOU.** Think about it. If you look up a business and call to make an order, you know who is on the other end of the deal. With a con artist, all you know is who that person says he or she is. You are already at a huge disadvantage.
2. **They dangle BAIT in front of you.** It is almost always a large sum of money, like a prize or an easy loan, or a large income. It sounds so easy! But we all know that people don't give away large sums of money so easily, or pay large incomes for nothing. Only in daydreams.
3. **They want your PERSONAL INFORMATION.** Anytime someone tries to get your bank account number, Social Security Number, or other sensitive information, you should automatically be on red alert. Don't do it.

WRITE TO: Greg Abbott, Office of the Attorney General
PO Box 12548, Austin, TX 78711-2548
800-252-8011 or WWW.OAG.STATE.TX.US

4. **First, YOU have to pay THEM.** Don't be blinded by the promise of a large sum of money in the future. If they are asking you to give them money first, back off. It is illegal for someone to require up-front payment before funding a loan or paying out a sweepstakes prize.

5. **You have to WIRE money instead of MAILING it.** This is your last warning: if you are on the brink of wiring somebody money in order to get a prize or a loan, an inheritance or any other large sum of money, **STOP!** It's a fraud. You are about to be robbed.

By mail, by phone or face to face, con artists dangle baited hooks in front of honest people every day of the week. It usually begins with an unsolicited contact from a company, individual or organization you never heard of. You do not know who the caller really is. Real lotteries don't call you to say you've won. You don't get grants without applying for them. You don't get easy loans if you have bad credit. Real money is hard to get. It doesn't just come to you. But there are people who would like to have whatever money you have to lose. Don't get hooked!

Sincerely,

A handwritten signature in black ink that reads "Greg Abbott". The signature is written in a cursive, flowing style.

Greg Abbott
Attorney General

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